

**REMARKS**

Claims 1-47 are all the claims pending in the application.

The Examiner has rejected claims 1, 4, 7, 10 and 13-42 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,578,014 to Murcko, Jr. (“Murcko”) in view of U.S. Patent No. 4,926,325 to Benton *et al.* (“Benton”). For at least the following reasons, Applicant traverses the rejection.

First, Applicant continues to disagrees with the Examiner interpretation of Murcko and Benton for the reasons contained in the Remarks filed on May 2, 2007. However, in order to expedite prosecution, independent Claims 1, 4, 7, 10, and 37 have been amended to recite, *inter alia*:

wherein said second electronic document comprises a formula for calculating a payment price based on said order issuer’s payment date.

Applicant respectfully submits that none of the art of record, either alone or in combination, teaches or otherwise discloses the above features in combination with the remaining elements of claims 1, 4, 7, 10, and 37. For example, none of the prior art discloses or suggests that a second electronic document comprise a formula for calculating a payment. See for example item 514 on figure 4, for exemplary purposes only. Accordingly, Applicant respectfully submits that independent claims 1, 4, 7, 10, and 37, and their dependent claims are patentable over the art of record.

In view of the above, reconsideration and allowance of this application are now believed to be in order, and such actions are hereby solicited. If any points remain in issue which the Examiner feels may be best resolved through a personal or telephone interview, the Examiner is kindly requested to contact the undersigned at the telephone number listed below.

The USPTO is directed and authorized to charge all required fees, except for the Issue Fee and the Publication Fee, to Deposit Account No. 19-4880. Please also credit any overpayments to said Deposit Account.

Respectfully submitted,

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**23373**

CUSTOMER NUMBER

Date: October 25, 2007